

I Claim:

1. (Currently amended) The method of implementing such Disposable Financial Tools (DFT) system with a payment processing system, includes providing two sets of numbers, when using An IEI and ISP card using A central number as a primary number (public key/Queen number) and a unique number, which is a secondary number such as (Jane Drone/exit number and sleek number). DFT is distributed in check style format. To make a Payment is made, When the using sleek number, Queen and Jane Drone number when integrate or come together to carry out a transaction. After stimulating with the 3 to 4 digit number representing the issuing bank on IEI network. By merging on the IEI network and then into or Banking system, when the unique number is equal to the same and or matching the two sets of specific numbers with those in the IEI network and or on the banking system, or in the IEI network, after submitting on a web template will and approved, or whenever the Exit (Jane Drone) numbers (bundle number) are matching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Sleek number) that are on the banking system and or IEI network, it, Unique number exit the account as a none working number. Processing Disposable financial tools with control function, for exit numbers (Jane Drone number) sleek number and check number after gaining access, process and approved, they become disabled and altered or drop off or lock and exile automatically from the banking system and or IEI network, as a built in safety. In order to prevent DFT with the same sets of secondary or exit number from gaining access to the banking system and or IEI network again. IEIcard holder making purchase without reviling his account number to the seller, and requesting payment with the IEIcard issuer lender/bank on behalf of the Licensee or merchant. IEI card does not carry routing number. Queen number is made up of the Routing number, transit number and PYN. The Drones number (secondary /exit number) is a Serial or an ATV number. Purchaser can view merchant IEI Card Web template license number. Sleek check works 50% like a check and 50 % like a credit card. When using a Sleek Check (midget check), none-deposited disposable electronic check (NDDCE) or Avycheck (advance check). A check and credit card look-alike, with a magnetic strip and does not requires a payee signature at the back in a transaction, but carries a unique number call a sleek number hidden under the magnetic strip. Sleek card in disposable form, primary (sleek-P) and (sleek-G) bearing the account holders name as an option. Sleek-P does not display a figure amount unlike Sleek -G. But sleek-G carry's up to 5 usages which can be optional, with it cash or credit balance displaying in front of a cashier where when used. End user placing a mark in the used / void box after a DFT is used. DFT integrated with cash and credit account.

2. (Currently amended) The method of claim 1 wherein said two sets of numbers are used in making payments with Disposable Financial Tools. An IEI and ISP card using a 3 to 4 digit number representing the issuing bank on IEI network, when a Queen and Drone number, and the way in which they work using a specific number. The Queen and Drone number entered must be the same or exactly equal those on the IEI network and or must matching those on the Banking system to be approved and in order for the drone (exit) number to exit the account on the IEI network and or the banking system. Sleek check works 50%

like a check and 50 % like a credit card. The payee ~~and the payer~~ does not endorse the check #, neither deposit it in order for the payee to be paid. A Sleek G card, the cashier can see how many times the card has been used and total amount used. The cashier cannot exceed the amount written on the Sleek G, if the primary holder activates it, using Checkact. When an IEIcard holder making a web purchase, the purchaser himself is the one that makes the charges or request for payment with the IEIcard issuer or lender on behalf of the Licensee or merchant. The merchant does not store up IEIcard Queen or Drone numbers and does not have any access to the account ~~secondary~~ number on the lender network or IEIcard system or web site. IEIcard ISP is used for quarterly billing, anytime one is used, the holder will be billed automatically three (3) times for the same amount.

3. (Currently amended) The method of an IEIcard web template, purchaser can view the merchant license number, phone number and address of the licensee, checking to see if it is the authenticity genuine of the license number.

4. (Currently amended) The method of claim 1, processing Disposable financial tools using a control function, that when secondary number (unique number) such as ~~Joe~~ Drone number and sleek number, gain access, process and approved, they become disabled and altered or drop off or lock and exile automatically from the IEI network and or banking system network, as a built in safety in a cash and credit account. In order to prevent a DFT with the same sets of secondary or exit number from gaining access to the banking system and IEI network again. Thus making Drone number accessible working life valid to its unique number for transaction.

5. **Disposable Financial Tools (DFT)**. (Currently amended) claim 1, where as said two sets of numbers are used in making payment or purchase with Disposable Financial Tools. IEI card issued as a unique system, when end user submit a Drone number it integrate with the account number on IEI network, then merge into the banking system. Using multiple lenders, the bundled numbers integrate on the private network (IEI network) with the lenders routing number, then merge the exit number, lender routing number and the account number or link on IEI network and then onto or with the payment gateway into banking system. Carrying out transaction with queen and exit number, without the end user revealing his account number to the seller or Web site, using an IEI and ISP card. And as said in claim 1. Disposable Financial Tools with payment process and web card that doesn't reveal the account number in Internet transaction. Only end user specific card number (exit number) would be revealed to merchant in a transaction. Card is charge back by entering the bundle Queen and Drone number with the amount and approved number as an option. Disposable Financial Tools, gift card system with cards pre-issued to account holders, with a used or void box on it, for cashier to check void when used. give required only The account holder is required the power or control to write gift-card receptions name and amount 24x7, on the gift-cards with a signature option. without the help or making a request to the issuer to do so. that have a single working life, when used to make a purchase or other transaction, it cannot be reused to make another purchase or redeposit.